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PATENT
Attorney Docket No.: 026514-000100US

TOWNSEND and TOWNSEND and CREW LLP

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Glen Sgambati et al

Application No.: 10/773,642

Filed: February 6, 2004

For: ACCOUNT-OWNER
VERIFICATION DATABASE

Customer No.: 20350

Confirmation No. 7640

Examiner: Gerald C. Vizvary

Technology Center/Art Unit: 3684

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed October 16, 2009, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks begin on page 7 of this paper.